

## **SUBCHAPTER 20. THREE CARD POKER**

- 19:47-20.1 Definitions
- 19:47-20.2 Cards; number of decks
- 19:47-20.3 Three card poker rankings
- 19:47-20.4 Opening of the table for gaming
- 19:47-20.5 Shuffle and cut of the cards
- 19:47-20.6 Wagers
- 19:47-20.7 Procedures for dealing the cards from a manual dealing shoe
- 19:47-20.8 Procedures for dealing the cards from the hand
- 19:47-20.9 Procedures for dealing the cards from an automated dealing shoe
- 19:47-20.10 Procedures for completion of each round of play
- 19:47-20.11 Payout odds
- 19:47-20.12 Irregularities

### **19:47-20.1 Definitions**

The following words and terms, when used in this subchapter, shall have the following meanings unless the context clearly indicates otherwise:

"Ante wager" means the wager that a player is required to make prior to any cards being dealt in order to compete against the dealer's hand in a round of play.

"Hand" means the three card poker hand that is held by each player and the dealer after the cards are dealt.

"Pair plus wager" means the wager that a player is required to make prior to any cards being dealt in order to compete against a posted scale of payouts, regardless of the outcome of the player's hand against the dealer.

"Play wager" means an additional wager, equal in value to his or her ante wager, that a player must make if the player opts to remain in competition against the dealer after the player reviews his or her hand.

"Round of play" means one complete cycle of play during which all wagers have been placed, all cards have been dealt and all remaining wagers have been paid off or collected in accordance with the rules of this subchapter.

"Stub" means the remaining portion of the deck after all cards in the round of play have been dealt or delivered.

"Suit" means one of the four categories of cards: club, diamond, heart or spade.

As adopted, effective: 03/17/97

### **19:47-20.2 Cards; number of decks**

(a) Except as provided in (b) and (c) below, three card poker shall be played with one deck of cards with backs of the same color and design and one cover card to be used in accordance with the procedures set forth in N.J.A.C.

19:47-20.5. The cover card shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards, as approved by the Commission. The deck of cards shall meet the requirements of N.J.A.C. 19:46-1.17.

(b) If an automated card shuffling device is used, a casino licensee shall be permitted to use a second deck of cards to play the game, provided that:

1. Each deck of cards complies with the requirements of (a) above;
2. The backs of the cards in the two decks are of different color;
3. One deck is being shuffled by the automated card shuffling device while the other deck is being dealt or used to play the game;
4. Both decks are continuously alternated in and out of play, with each deck being used for every other round of play; and
5. The cards from only one deck shall be placed in the discard rack at any given time.

(c) If an automated dealing shoe is used to deal the cards pursuant to N.J.A.C. 19:47-20.9, a casino licensee shall be required to use a cover card

with the same attributes described in (a) above in accordance with the procedures set forth in N.J.A.C. 19:47-20.9(c).

As adopted, effective: 03/17/97

As amended, effective: 09/08/98

As amended, effective: 11/04/02

### **19:47-20.3 Three card poker rankings**

(a) The rank of the cards used in three card poker, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3 and 2. All suits shall be considered equal in rank. Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or a "straight" with a two and three.

(b) The permissible poker hands in the game of three card poker, in order of highest to lowest rank, shall be:

1. "Straight flush" is a hand consisting of three cards of the same suit in consecutive ranking, with ace, king and queen being the highest ranking straight flush and three, two and ace being the lowest ranking straight flush.

2. "Three-of-a-kind" is a hand consisting of three cards of the same rank, regardless of suit, with three aces being the highest ranking three-of-a-kind and three twos being the lowest ranking three-of-a-kind.

3. "Straight" is a hand consisting of three cards of consecutive rank, regardless of suit, with ace, king and queen being the highest ranking straight and three, two and ace being the lowest ranking straight.

4. "Flush" is a hand consisting of three cards of the same suit, regardless of rank.

5. "Pair" is a hand consisting of two cards of the same rank, regardless of suit, with two aces being the highest ranking pair and two twos being the lowest ranking pair.

(c) When comparing two hands that are of identical poker hand rank pursuant to the provisions of (b) above, or that contain none of the hands

authorized in (b) above, the hand that contains the highest ranking card as provided in (a) above that is not contained in the other hand shall be considered the higher ranking hand. If the hands are of identical rank after the application of this subsection, the hands shall be considered a draw.

As adopted, effective: 03/17/97

#### **19:47-20.4 Opening of the table for gaming**

(a) After receiving a deck of cards at the table in accordance with N.J.A.C. 19:46-1.18, the dealer shall, as applicable, comply with the requirements of either N.J.A.C. 19:46-1.18(e)1 and (b) through (d) below or the requirements of N.J.A.C. 19:46-1.18(e)2 and (r).

(b) Following the inspection of the cards by the dealer and the verification by the floorperson assigned to the table, the cards shall be spread out face up on the table for visual inspection by the first player to arrive at the table. The cards shall be spread out according to suit and in sequence.

(c) After the first player has been afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 19:47-20.5.

(d) If a casino licensee uses an automated card shuffling device to play the game and two decks of cards are received at the table pursuant to N.J.A.C. 19:46-1.18 and 19:47-20.2, each deck of cards shall be separately sorted, inspected, verified, spread, inspected, mixed, stacked and shuffled in accordance with the provisions of (a) through (c) above.

As adopted, effective: 03/17/97

As amended, effective: 03/19/07

### **19:47-20.5 Shuffle and cut of the cards**

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 19:46-1.18(r), and after each round of play has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack; provided, however, that nothing herein shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe.

(b) After the cards have been shuffled and stacked, the dealer shall:

1. If the cards were shuffled using an automated card shuffling device, deal or deliver the cards in accordance with the procedures set forth in N.J.A.C. 19:47-20.7, 20.8 or 20.9; or

2. If the cards were shuffled manually or were pre-shuffled pursuant to N.J.A.C. 19:46-1.18(r), cut the cards in accordance with the procedures set forth in (c) below.

(c) If a cut of the cards is required, the dealer shall:

1. Cut the deck, using one hand, by:

i. Placing the cover card on the table in front of the deck of cards;

ii. Taking a stack of at least 10 cards from the top of the deck and placing them on top of the cover card;

iii. Placing the cards remaining in the deck on top of the stack of cards that were cut and placed on the cover card pursuant to section (c)1ii above; and

iv. Removing the cover card and placing it in the discard rack; and

2. Deal the cards in accordance with the procedures set forth in N.J.A.C. 19:47-20.7, 20.8 or 20.9.

(d) Notwithstanding (c) above, after the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game.

(e) Whenever there is no gaming activity at a three card poker table which is open for gaming, the cards shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the procedures outlined in N.J.A.C. 19:47-20.4(c) shall be completed.

As adopted, effective: 03/17/97

As amended, effective: 03/19/07

#### **19:47-20.6 Wagers**

(a) The following wagers may be placed in the game of three card poker:

1. A player may compete solely against the dealer by placing an ante wager in an amount within the posted minimum and maximum wagers and then placing a play wager in an equal amount; or

2. A player may compete solely against a posted payout ledger by placing a pair plus wager, which wager may be in any amount within the posted minimum and maximum wagers; or

3. A player may compete against both the dealer and the posted payout ledger by placing wagers in accordance with the requirements of (a)1 and 2 above.

(b) All wagers at three card poker shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate betting areas of the table layout. A verbal wager accompanied by cash shall not be accepted.

(c) Only players who are seated at a three card poker table may wager at

the game. Once a player has placed a wager and received cards, that player must remain seated until the completion of the round of play.

(d) All ante wagers and pair plus wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures in N.J.A.C. 19:47-20.7, 20.8 or 20.9. No wager shall be made, increased, or withdrawn after the dealer has announced "No more bets." All play wagers shall be placed in accordance with N.J.A.C. 19:47-20.10(b).

(e) A casino licensee may, in its discretion, permit a player to place wagers at two betting positions during a round of play provided that the two betting positions are adjacent to each other.

(f) Notwithstanding (a) above, a casino licensee may offer a version of the game of three card poker requiring:

1. As a precondition to the placement of a pair plus wager, the placement of an ante wager in an amount at least equal to the pair plus wager;
2. As a precondition to the placement of a pair plus wager, the placement of an ante wager in an amount at least equal to one-half the pair plus wager; or
3. The compulsory placement of an ante wager and a pair plus wager, provided that one wager may be placed in an amount up to a maximum of five times the amount of the other wager without regard to which wager is the greater of the two.

As adopted, effective: 03/17/97

As amended, effective: 02/22/00

#### **19:47-20.7 Procedures for dealing the cards from a manual dealing shoe**

(a) If a casino licensee chooses to have the cards dealt from a manual dealing shoe, the dealing shoe shall meet the requirements of N.J.A.C. 19:46-1.19 and shall be located on the table in a location as approved by the Commission. Once the procedures required by N.J.A.C. 19:47-20.5 have been

completed, the stacked deck of cards shall be placed in the dealing shoe either by the dealer or by an automated card shuffling device.

(b) The dealer shall announce "No more bets" prior to dealing any cards. Each card shall be removed from the dealing shoe with the hand of the dealer that is closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand.

(c) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal one a card at a time in order to each player who has placed an ante wager or pair plus wager and to the dealer until each player who placed a wager and the dealer each has three cards. All cards shall be dealt face down.

(d) After three cards have been dealt to each player and the dealer, the dealer shall remove the stub from the manual dealing shoe and, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still present in the deck. The dealer shall determine the number of cards in the stub by counting the cards face down on the layout.

1. If the count of the stub indicates that 52 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.

2. If the count of the stub indicates that the number of cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards have been misdealt (a player or the dealer has more or less than three cards) but 52 cards remain in the deck, all hands shall be void pursuant to N.J.A.C. 19:47- 20.12. If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 19:46-1.18.

(f) Notwithstanding the provisions of (e) above, the counting of the stub shall not be required if an automated card shuffling device is used that counts



the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards are still present. If the automated card shuffling device reveals that an incorrect number of cards are present, the deck shall be removed from the table in accordance with the provisions of N.J.A.C. 19:46-1.18.

As adopted, effective: 03/17/97

### **19:47-20.8 Procedures for dealing the cards from the hand**

(a) Notwithstanding any other provisions of N.J.A.C. 19:46 or this chapter, a casino licensee may, in its discretion, permit a dealer to deal the cards used to play three card poker from his or her hand.

(b) If a casino licensee chooses to have the cards dealt from the dealer's hand, the following requirements shall be observed:

1. The casino licensee shall use an automated shuffling device to shuffle the cards.
2. Once the procedures required by N.J.A.C. 19:47-20.5 have been completed, the dealer shall place the stacked deck of cards in either hand.
  - i. Once the dealer has chosen the hand in which he or she will hold the cards, the dealer shall use that hand whenever holding the cards during that round of play.
  - ii. The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.
3. The dealer shall then announce "No more bets" prior to dealing any cards. The dealer shall deal each card by holding the deck of cards in the chosen hand and using the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout.

(c) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal one card at a time in order to each player who has placed an ante wager or pair plus wager and to

the dealer until each player who placed a wager and the dealer each has three cards. All cards shall be dealt face down.

(d) After three cards have been dealt to each player and the dealer, the dealer shall, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still present in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 19:47-20.7(e) and (f).

As adopted, effective: 03/17/97

#### **19:47-20.9 Procedures for dealing the cards from an automated dealing shoe**

(a) Notwithstanding any other provision of N.J.A.C. 19:46 or this chapter, a casino licensee may, in its discretion, choose to have the cards used to play three card poker dealt from an automated dealing shoe which dispenses cards in stacks of three cards, provided that the shoe, its location and the procedures for its use are approved by the Commission.

(b) If a casino licensee chooses to have the cards dealt from an automated dealing shoe, the following requirements shall be observed.

1. Once the procedures required by N.J.A.C. 19:47-20.5 have been completed, the cards shall be placed in the automated dealing shoe.

2. The dealer shall then announce "No more bets" prior to the shoe dispensing any stacks of cards.

(c) The dealer shall deliver the first stack of cards dispensed by the automated dealing shoe face down to the player farthest to his or her left who has placed a wager in accordance with N.J.A.C. 19:47-20.6. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table, deliver a stack face down to each of

the other players who has placed a wager in accordance with N.J.A.C. 19:47-20.6. The dealer shall then place a cover card on top of the dealer's stack of three cards in the automated dealing shoe and either:

1. Deliver the stack face down with the cover card on top to the area designated for the placement of the dealer's cards; or
2. Deliver the stack face down after each player has made a play wager or forfeited his or her ante wager, the dealer has collected all forfeited wagers and associated cards, and the dealer has placed the cards of forfeited hands in the discard rack pursuant to N.J.A.C. 19:47-20.10(b).

(d) After each stack of three cards has been dispensed and delivered in accordance with this subsection, the dealer shall remove the stub from the automated dealing shoe and, except as provided in (e) below, place the cards in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still present in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 19:47-20.7(e) and (f).

As adopted, effective: 03/17/97

As amended, effective: 11/04/02

As amended, effective: 04/16/07

#### **19:47-20.10 Procedures for completion of each round of play**

(a) After the dealing procedures required by N.J.A.C. 19:47-20.7, 20.8 or 20.9 have been completed, each player shall examine his or her cards. Each player who wagers at three card poker shall be responsible for his or her own hand and no person other than the dealer and the player to whom the cards were dealt may touch the cards of that player.

(b) After examination of his or her cards, each player who has placed an ante wager shall have the option to either make a play wager in an amount equal to the player's ante wager or forfeit the ante wager and end his or her

participation in the round of play. The dealer shall offer this option to each player, starting with the player farthest to the left of the dealer and moving clockwise around the table in order. If a player has placed an ante wager and a pair plus wager but does not make a play wager, the player shall forfeit both the ante wager and the pair plus wager. After each player has either placed a wager on the table in the play wager area or forfeited his or her wager and hand, the dealer shall collect all forfeited wagers and associated cards, placing them in the discard rack. The dealer shall then reveal the dealer's cards and place the cards so as to form the highest possible ranking hand. If an automated dealing shoe is used to deal the cards pursuant to N.J.A.C. 19:47-20.9 and a cover card is used on top of the dealer's stack removed from the shoe, the cover card shall be removed from the stack and placed on the table layout immediately next to the automated dealing shoe.

(c) The dealer shall then settle the wagers remaining on the table by complying with either (c)1 or 2 below. A casino licensee shall identify in its approved gaming submission which alternative the dealer shall use. The dealer's cards shall be placed in the discard rack after all players' cards have been collected.

1. The dealer shall, for each of the following procedures, start with the player farthest to the dealer's right and continue counterclockwise around the table until the procedure has been completed as to all players:

- i. Reveal the three card hand of each remaining player;
- ii. Collect all losing wagers;
- iii. Pay each winning wager in accordance with the payout odds listed in N.J.A.C. 19:47-20.11; and
- iv. Collect all player hands and place them in the discard rack.

2. The dealer shall, starting with the player farthest to the dealer's right and continuing counterclockwise around the table, complete all of the following procedures as to each remaining player in succession:

- i. Reveal the three card hand of the player;
- ii. Collect losing wagers or pay winning wagers in accordance with the payout odds listed in N.J.A.C. 19:47-20.11; and
- iii. Collect the player's cards and place them in the discard rack.

(d) All cards collected by the dealer shall be picked up in order and placed in the discard rack in such a way that they can be readily arranged to reconstruct each hand in the event of a question or dispute.

As adopted, effective: 03/17/97  
 As amended, effective: 11/04/02  
 As amended, effective: 10/04/04  
 As amended, effective: 04/16/07

### **19:47-20.11 Payout odds**

(a) There are three payout types as follows:

1. A player in competition against the dealer shall be paid 1 to 1 on both the ante wager and the play wager if the player's hand is ranked higher than the dealer's hand. Notwithstanding the foregoing, if the dealer does not hold a hand with a "queen high or better" rank, the ante wager shall automatically be paid 1 to 1 and the play wager shall be returned to the player.
2. A player placing a pair plus wager, shall be paid in accordance with one of the following payout ledgers:

	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>
Pair	1 to 1	1 to 1	1 to 1	1 to 1
Flush	4 to 1	4 to 1	3 to 1	3 to 1
Straight	6 to 1	6 to 1	6 to 1	6 to 1
Three-of-a-kind	30 to 1	33 to 1	30 to 1	33 to 1
Straight flush	40 to 1	35 to 1	40 to 1	35 to 1

3. A player placing an ante wager and a play wager shall be paid a bonus if the player's hand consists of the following:

Straight	pays	1 to 1
Three-of-a-kind	pays	4 to 1

Straight flush                      pays              5 to 1

i. In the event that a casino licensee offers a version of three card poker pursuant to N.J.A.C. 19:47-2.6(f) and offers pair plus payout odds in accordance with pay table B in (a)2 above, a player placing an ante wager and play wager may be paid an ante bonus if the player's hand consists of the following:

Straight	pays	1 to 1
Three-of-a-kind	pays	5 to 1
Straight flush	pays	6 to 1

As adopted, effective: 03/17/97

As amended, effective: 02/22/00

As amended, effective: 04/03/06

#### **19:47-20.12 Irregularities**

(a) A card that is found face up in the shoe or the deck while the cards are being dealt shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up in the shoe or the deck during the dealing of the cards, all hands shall be void and the cards shall be reshuffled.

(b) A card drawn in error without its face being exposed shall be used as though it was the next card from the shoe or the deck.

(c) If any player or the dealer is dealt an incorrect number of cards, all hands shall be void and the cards shall be reshuffled.

(d) If one or more of the dealer's cards is inadvertently exposed prior to the dealer revealing his or her cards as prescribed in N.J.A.C. 19:47-20.10(b), all hands shall be void and the cards shall be reshuffled.

(e) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with procedures approved by the Commission.

(f) If an automated dealing shoe is being used and the device jams, stops dealing cards, or fails to deal all cards during a round of play, the round of play shall be void and the cards shall be removed from the device and reshuffled with any cards already dealt, in accordance with procedures approved by the Commission.

(g) Any automated card shuffling device or automated dealing shoe shall be removed from a gaming table before any other method of shuffling or dealing may be utilized at that table.

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